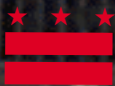


Department of Housing and Community Development
801 North Capitol Street, NE
Washington, D.C. 20002
Telephone: (202) 442-7200 Fax: (202) 442-7090
Web site: www.dhcd.dcgov.org



Government of the District of Columbia
Anthony A. Williams, Mayor



METROPOLITAN POLICE HOUSING ASSISTANCE PROGRAM

Department of Housing and Community Development
801 North Capitol Street, NE
Washington, D.C. 20002



Program Description

The Metropolitan Police Housing Assistance Program (MPHAP) provides police officers from the Metropolitan Police Department with financial assistance and other incentives to become first-time homeowners in Washington, D.C. MPHAP combines homeownership and community policing, which supports the Government of the District of Columbia’s neighborhood stabilization efforts.

MPHAP loans are awarded to a limited number of eligible applicants each year, depending on funds allocated in the department’s budget. Eligible applicants receive several benefits, including:

- Matching down payment funds of up to \$1,500 (\$500 for each \$2,500 saved by an employee);
- Deferred payment loans of up to \$10,000;
- Ability to keep an assigned patrol car during off-duty hours;
- An income tax credit of \$2,000 per year for five years; and
- A property tax credit for five years, based on a sliding scale.

Property Tax Credit	
First Year	80%
Second Year	60%
Third Year	40%
Fourth Year	20%
Fifth Year	20%



Are You Eligible for a Loan?

To be eligible for a MPHAP loan, an applicant must:

- Be a full-time police officer for the Metropolitan Police Department in good standing for at least one year immediately preceding the application;
- Be a first-time homebuyer in the District of Columbia;
- Have a personal savings of at least \$2,500;
- Have a savings plan, if applicable, identifying the amount to be saved within a specific period of time;
- Have an adequate income to afford a mortgage from private lender; and
- Possess a good credit rating.

7 Easy Steps to Homeownership

Step 1 Contact Housing Counseling Services, nc. for a pre-application housing counseling session.

Step 2 Gather the required documentation requested by your housing counselor and complete your MPHAP application.

Step Wait for your eligibility letter to arrive from the Greater Washington Urban League (GW). If your application is approved, you will receive a Notice of Eligibility, which will indicate your financial assistance amount and the housing price range you qualify for based upon income, down payment costs and financing requirements.

Step 4 Find a house and enter into a sales agreement to purchase it. Forward a copy of the sales agreement to GW .

Step 5 Complete your mortgage application from your carefully selected financial institution. Be sure to include a copy of your Notice of Eligibility and sales agreement.

Step 6 Complete the transfer of ownership from the current homeowner to you, which is known as settlement.

Step 7 Move into your new home.

If your MPHAP application is denied by GW , you should consider asking your housing counselor the following two questions:

1. Can I do anything to correct the factor(s) responsible for my denial
2. Can you recommend a strategy to help me strengthen my application

Where to Apply for MPHAP

Government of the District of Columbia employees interested in applying for MPHAP should contact Housing Counseling Services, nc., which is a community-based organization responsible for accepting MPHAP applications and counseling applicants on the program.

Housing Counseling Service, nc.
24 Ontario Road, NW
Washington, D.C. 20009
(202) 667-7006

